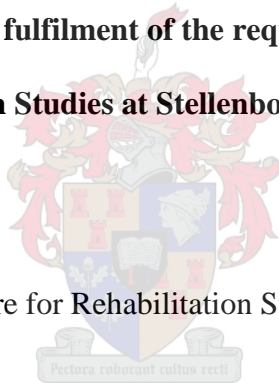


**EXPLORING EXPERIENCES OF GRADUATES OF THE WORKERS'  
COMPENSATION FUND CONTROL BOARD (WCFCB) RETURN TO WORK  
(RTW) PROGRAMME IN ZAMBIA**

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**Research assignment in partial fulfilment of the requirements of Masters in Human  
Rehabilitation Studies at Stellenbosch University**



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March 2020

## **Declaration**

By submitting this thesis electronically, I declare that the entirety of the work contained therein is my own, original work, that I am the authorship owner thereof (unless to the extent explicitly otherwise stated) and that I have not previously in its entirety or in part submitted it for obtaining any qualification.

Rodgers Chishimba

March 2020

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## Abstract

*Purpose of the study:* The purpose of the study was to explore the experiences of graduates of the Workers' Compensation Fund Control Board (WCFCB) return to work (RTW) programme in Zambia.

*Methods:* A qualitative research design was used which helped to elicit in-depth data on the subject under study. The study was done in Zambia using a sample of six participants purposefully selected from a population of twenty-one WCFCB beneficiaries who had graduated from the WCFCB RTW programme. Data was collected through semi structured interviews and thematic analysis was used to analyse data.

*Findings:* Four themes were identified i.e. 'Loss due to occupational injury', 'Challenges experienced by graduates of the WCFCB RTW programme', 'Hope through the WCFCB RTW programme' and 'Satisfaction with the WCFCB RTW programme'. Participants were despondent due to the loss of physical ability, income and career opportunities after the injury. The RTW programme brought hope back through the provision of a new career pathway. Although discrimination on account of disability hindered some graduates from returning to work, personal factors and external support helped participants to successfully RTW. The RTW scholarship provisions were sufficient and presented opportunities for income replacement, realisation of career dreams and professional growth. A need for improvements in areas of ration, education equipment allowance, career placements, timely processing of scholarship applications and RTW related payments as well as training of WCFCB staff on how to empathise with and provide professional support to injured workers on the RTW programme were identified.

*Conclusion:* Being on the WCFCB RTW programme provided the opportunity for self-improvement, a new career and financial independence for injured workers. Satisfaction with the programme was high and participants called for its continuance. Recommendations for improvement of the programme and further study were made.

## Keywords

Return to work (RTW), occupational injury, occupational disability, alternative employment

## Abstrak

*Doel van die studie:* Die doel van die studie was om graduandi se belewenis van die terug na werk program (RTW) van die Werkkernemersvergoedingsfonds beheerraad (WCFCB) in Zambië te bestudeer.

*Metodes:* 'n Kwalitatiewe navorsings metodologie is gebruik om diepgaande data rondom die onderwerp in te samel. Die studie is in Zambië gedoen met ses persone wat doelgerig geselekteer was. Die deelnemers was geselekteer uit 'n populasie van 21 graduandi van die WCFCB program. Data was deur middel van 'n semi gestruktureerde onderhoud ingesamel en tematies ge-analiseer.

*Bevindinge:* Vier temas is ge-identifiseer. Naamlik 'Verlies as gevolg van werksbesering', 'Hoop deur die WCFCB RTW program', Studentelewe, en 'n Nuwe loopbaan'. Die verlies aan fisiese vermoë, inkomste en loopbaan vooruitsigte het deelnemers negatief gestem. Die RTW het hulle weer hoop gegee deur die verskaffing van nuwe loopbaan moontlikhede. Geldelike ondersteuning van die program was meesal voldoende. Daar is 'n behoefte aan verbetering in terme van voorsiening vir lewensmiddele, leer toerusting, werksplasing, tydige prosessering van aansoeke en betalings, sowel as opleiding aan WCFCB personeel om hulle te help om meer empatie met beseerde werkers te hê en om professionele ondersteuning aan hulle te verskaf.

*Samevatting:* Die WCFCB RTW program het aan deelnemers die geleenheid gebied om hulle self te verbeter, 'n nuwe loopbaan te begin en finansiële onafhanklik te wees. Deelnemers was baie tevrede met die program en het dit benadruk dat die program moet voortgaan. Voorstelle van hoe die program verbeter kan word is ook gemaak.

## Sleutelwoorde

Terugkeer na werk, werksbesering, werksgestremheid, alternatiewe werk.

## Acknowledgements

I would like to thank the six participants in this study who are beneficiaries of the WCFCB in Zambia. Further, I would like to acknowledge the support of Management of the WCFCB for allowing me to include beneficiaries of the WCFCB as participants in this study. I also would like to thank my research supervisors Dr. Surona Visagie and Dr. Martha Geiger for their valuable support and mentorship during this study. I also wish to appreciate the support of Ms. Mutinta Kapapa for transcribing some transcripts after I lost a laptop which contained most of my research work. Lastly, I give thanks to the almighty God for giving me the grace and wisdom to achieve this milestone.

## Acronyms

CEO	Chief Executive Officer
DoH	Department of Health
GRZ	Government of the Republic of Zambia
HREC	Health Research Ethics Committee
ILO	International Labour Organization
ISSA	International Social Security Association
PWD	Persons with Disabilities
RTW	Return to Work
SU	Stellenbosch University
UN	United Nations
UNCRPD	United Nations Convention on Rights of Persons with Disabilities
UNDP	United Nations Development Programme
WCFCB	Workers' Compensation Fund Control Board
WHO	World Health Organization
ZHDR	Zambia Human Development Report

## **Glossary of Terms**

Return to Work	In this study means re-entering the labour market after suffering occupational injury or disease.
Occupational accident	“is an unexpected and unplanned occurrence, including acts of violence, arising out of or in connection with work which results in one or more workers incurring a personal injury, disease or death.” (www.ilo.org,nd)
Occupational Injury	“An occupational injury is defined as any personal injury, disease or death resulting from an occupational accident.” (www.ilo.org,nd)
Occupational Disability	In this study means physical, mental and psychological impairments, limitations and restrictions arising from an occupational injury
Alternative Employment	In this study means returning to a job other than the one previously done before onset of occupational injury.

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## CHAPTER 1

### 1. INTRODUCTION

#### 1.1 Background

The onset of occupational disability disrupts careers and productivity thereby rendering workers vulnerable to poverty and destitution. At global level, disability is viewed as a complex and multidimensional concept which impacts the integral part of human functioning transcending social, economic and geographical divides (Brynard, 2010:133; Goodley, 2011:1; Roush & Sharby, 2011:1717; Shakespeare, 2008:11; World Health Organization [WHO], 2011:3). According to the World Report on Disability (WHO 2011:4) disability includes impairments, activity limitations and participation restrictions that interact with environment factors to limit people's participation in society. Disability varies and affected roughly 15% of the world's population of 6.4billion in 2004 (WHO, 2011:29).

In Zambia, the Persons with Disabilities (PWD) Act No. 6 of 2012 defines disability as a permanent physical or intellectual impairment which interacts with environmental factors to hinder a person's full participation in societal activities (Government of the Republic of Zambia [GRZ], 2012). Furthermore, the Workers' Compensation Fund Control Board (WCFCB) defines disability in the context of reduced earning capacity due to occupational injury or disease in accordance with the Workers' Compensation Act No. 10 of 1999 of the Laws of Zambia (GRZ, 1999).

With the complexity imbedded in the disability concept, rehabilitation ought to be a multifaceted approach which not only restores human functioning but most importantly develops capabilities necessary for injured workers to return-to-work and contribute to social and economic development (GRZ, 1999; GRZ, 2012; United Nations [UN], 2006:17; WHO, 2011:3). When workers are unsafe, unhealthy and unwell, productivity suffers leading to reduced earnings for workers, business and government. As such returning to work after occupational injury or disease has benefits that accrue to society as a whole, and enhances workers' wellbeing, self-worth and satisfaction, and help forestall poverty and destitution (Bunzil, Singh, Mazza, Collie,

Kosny, et al., 2017:2). In addition, being in employment creates income, raises self-esteem and improves social status (Alaszewski, Alaszewski, Potter & Penhale, 2007:1868).

## **1.2 Workers' Compensation Fund Control Board Return to Work Programme**

In order to keep injured workers in employment in Zambia, WCFCB offers scholarships to eligible beneficiaries to acquire alternative skills under its return to work (RTW) programme (GRZ, 1999; WCFCB, 2014:1). The WCFCB RTW programme facilitates acquisition of alternative skills to enable injured workers to return to work in line with the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) and the Persons with Disabilities (PWD) Act No. 6 of 2012 of the Laws of Zambia. The WCFCB RTW programme promotes social inclusion, access to resources, rehabilitation, participation and opportunities for PWD to return to productive life (GRZ, 2012; UN, 2006:16). In order to standardize the provision of services to beneficiaries under the RTW programme, WCFCB has put in place a WCFCB RTW Policy which is premised on the provisions of the Workers' Compensation Act No. 10 of 1999 (GRZ, 1999).

The WCFCB RTW process starts with completion of a prescribed compensation claim form. Once WCFCB accepts the claim for compensation, the claimant is provided with appropriate rehabilitation interventions to help them return to good health as far as possible (GRZ, 1999). Thereafter, a medical board involving the beneficiary, the employer and a medical doctor is constituted to determine degree of disablement and the beneficiary's residual capabilities. Eligible beneficiaries are then awarded partial or full scholarships on application to enable them to acquire alternative skills through public or private learning institutions (WCFCB, 2014:5). Upon completion, graduates of the RTW programme return to; same job with same employer, different job with same employer, different job with different employer or self-employment. Additional financial support is provided by WCFCB to beneficiaries that opt to set up their own enterprises through part commutation of their life pensions to yield a lump sum (GRZ 1999; WCFCB, 2014:6). The WCFCB people-centred approach to return to work enhances capabilities of PWD and facilitates participation of PWD in socio-economic activities thereby creating sources of livelihood for sustainable socio-economic progress for PWD to escape poverty and live better lives (International Social Security Association [ISSA], 2016; Midgely, 2014; Sen, 2001).

### 1.3 Rational and Significance

The process of RTW might create both opportunities for satisfaction and challenges. No review of the WCFCB RTW programme had been undertaken prior to this study and yet studies have shown pre-employment training as a precursor for successful RTW (Waxman, 2015:21). Thus, this study evolved in order to explore experiences that injured workers go through as they take strides to RTW. This study generated data that might help to make the WCFCB RTW programme more responsive to the needs and aspirations of WCFCB beneficiaries in all aspects of human functioning; physical, social, emotional, occupational and financial (Bunzil et al., 2017:1; Kendrick et al., 2017:555; Park, 2017:132).

### 1.4 Aim and Objectives

The aim of the study was to explore the experiences of graduates of the Workers' Compensation Fund Control Board (WCFCB) return-to-work (RTW) programme in Zambia. Four main objectives guided the study. These were:

- To determine factors that promote or hinder the process of returning to work after graduating from learning opportunities sponsored by WCFCB RTW programme;
- To identify challenges (barriers) experienced by graduates of the WCFCB RTW programme;
- To identify opportunities (facilitators) experienced by graduates of the WCFCB RTW programme and
- To determine graduates' satisfaction with the WCFCB RTW programme.

### 1.5 Study Outline

Below I give a brief layout of the entire research report:

Chapter 1: Background of the study, details of the WCFCB RTW programme, rationale and significance, aim and objectives and outline of the study.

Chapter 2: Literature review of the study

- Chapter 3: Methodology and methods of the study including design, research setting, population, sampling, recruitment of participants, data collection, data analysis, rigour and ethical considerations
- Chapter 4: Presentation of research findings according to the objectives of the study
- Chapter 5: Discussion of findings according to the objectives of the study
- Chapter 6: Limitations, recommendations and conclusion of the study

In the next chapter I present literature reviewed from previous studies.

## CHAPTER 2

### 1. LITERATURE REVIEW

#### 2.1 Introduction

The literature reviewed for this study was searched through Google Scholar and the SU Library online search facilities. The key search words were:

- “return to work” AND rehabilitation OR disability;
- “return to work” AND occupational injuries OR diseases;
- “return to work” AND experiences;
- “return to work” AND opportunities OR challenges;
- “return to work” AND barriers OR facilitators;
- “return to work” AND satisfaction OR success;

In the passages below I present a literature review of previous studies on factors influencing return to work outcomes and at the end I give the rationale and significance of this study.

#### 2.2 Factors Influencing Return to Work Outcomes

Although various policies on RTW exist, studies have shown that policies without matched leadership, resources and commitment are insufficient to influence a successful RTW process (Amir, Wynn, Chan, Strauser, Whitaker & Luker, 2009:441; Brynard, 2010:121; Tjulin, MacEacgen & Ekberg, 2010:318).

Previous studies carried out in Europe and Australia reported that injured workers suffered various psychological problems, and fear of re-injury by exposure to the same hazard created a barrier to successful RTW (Bunzil et al., 2017:8; Kendrick, Dhiman, Kellezi, Coupland, Whitehead, et al., 2017:559). Amir et al. (2009:440) explored the opinions of line-managers and supervisors in England and concluded that line-managers were ambivalent to employ and retain cancer survivors which negatively influenced their RTW process. The above studies show that barriers to RTW exist at individual and institutional levels thereby making RTW a socially negotiated process involving different stakeholders, which may occur with the same or a different employer (Bunzil et al., 2017:2; Tjulin, MacEacgen & Ekberg, 2010:320).

For successful RTW, a multidisciplinary approach involving the injured worker, employer, healthcare providers and case managers was proposed by Bunzil et al. (2017:8). As recommended by Amir et al. (2009:441) training and support for line-managers and supervisors facilitated a smooth RTW process. Furthermore, studies in Europe showed that early RTW was more rewarding than being unemployed and created a social safety net for injured workers to avoid poverty and psychological problems (Alaszewski et al., 2007:1068; Kendrick, et al., 2017:559).

In discussing factors influencing the RTW process, Kendrick et al. (2017:559) found sex, age and injury type statistically insignificant while depression, period of hospitalization and traumatic life events were statistically significant to the RTW process. Nevertheless, other studies carried out in Canada, Australia, China, Nigeria and Europe pointed to old age, gender, injury locus, nature of injury, depression, pre-injury monthly salary, activity limitations and work environment as barriers to the RTW process (Alaszewski et al., 2007:1068; Brynard, 2010:120; Cancelliere, Donovan, Stochkendahl, Biscardi, Ammendolia et al., 2016:19; Collie, Simpson, Cameron, Ameratunga, Ponsford et al., 2019:974; He et al., 2010:378; Peters, Buni, Oyeyemi, & Hamzat, 2012:455).

In a study by Cancelliere et al. (2016:19) carried out in Canada, it was discovered that level of education, socioeconomic standing, self-optimism to recover and RTW, nature of injury or disease and holistic interventions facilitated successful RTW. Other studies found that clinical support, flexible workload and schedule, functional ability and support system from rehabilitation practitioners, insurance staff, co-workers and family members facilitated a successful RTW process and enhanced well-being among injured workers (Alaszewski et al., 2007:1868; Haugli, Maeland & Magnussen, 2011:579; He et al., 2010:378; Medin, Barajas & Ekberg, 2006:1059; Peters et al., 2012:455). Additional studies concluded that medical knowledge alone was insufficient, but early intervention and continuous social support by different social players was significant in the RTW process (Haugli, Maeland, & Magnussen, 2011:579; Tjulin, MacEacgen & Ekberg, 2010:320).

## 2.3 Conclusion

Literature reviewed in the paragraphs above show that barriers exist that injured workers have to navigate in order to have a successful RTW experience. Thus, this study presents an opportunity to explore the lived experiences of graduates of WCFCB RTW programme in Zambia, and contribute an African perspective to literature on RTW with a view to improving the RTW experience at WCFCB.

In the next chapter, I show the methodology which was used in this study.



## CHAPTER 3

### 2. METHODOLOGY AND METHODS

#### 3.1 Design

This study followed a qualitative research design because of the small study population (twenty-one), and the value of depth of data and the use of words, images, observations which helps to preserve the storied lived experiences of participants (O’Leary, 2017:142). Further, the qualitative research design helped to explore social phenomena in the natural environment of participants, embrace multiple realities thereof, and convey the unique meaning that each participant attached to their narrative (O’ Leary, 2017:142). The postmodern epistemology position helped me to answer the main research question, because truth in qualitative studies is uncertain, subjective and not absolute (O’Leary, 2017:6). The study followed a descriptive phenomenology approach because phenomenology values people’s experiences in diverse contexts, provides for bracketing of the researcher’s prejudices and helps participants to present their descriptions of lived experiences in a natural setting (Creswell, Hanson, Clark & Morales, 2007:241; O’Leary, 2017:149). The focus of phenomenology on feelings rather than thoughts, beliefs in spite of truth, and words over statistical presentation, made it suitable for this study (O’ Leary, 2017:149).

#### 3.2 Research Setting

This research was conducted in Zambia. In order to elicit rich data, the study was undertaken in the natural environments of participants, which spread over employment and geographical divides. Employment figures captured in the Zambia Human Development Report (ZHDR), show that there were 5,859,225.00 workers in Zambia 2014 out of which only 944,256 were holding formal jobs (United Nations Development Programme [UNDP], 2016:71). The main contributor to this figure was the Agriculture, Forestry and Fisheries sector (UNDP, 2016:71). In terms of occupational injuries and diseases, about 1,200 occupational injuries and diseases are reported annually through Occupational Safety and Health Services in the Ministry of Labour and Social Security, Mines Safety Department and WCFCB (ILO, 2012:31). With the above employment and accident experience reported on Zambia by UNDP and ILO, the role of

WCFCB RTW programme is significant in providing opportunities for workers to RTW after suffering occupational injuries and diseases hence the importance of carrying out this study.

### 3.3 Population, Sampling and Recruitment

The study population consisted of twenty-one (21) beneficiaries of WCFCB that had been sponsored to acquire alternative skills under the WCFCB RTW programme in Zambia in the last five years up until 31<sup>st</sup> March 2018. The participants were recruited across gender, pre-accident employment, injury/disease, geographical location, study programme and post-graduate employment. The wide selection criteria were vital to achieving a broad representation, credibility and exploring of a range of experiences on the same phenomenon (O'Leary, 2017:57).

The inclusion criteria used were:

- Beneficiaries awarded WCFCB RTW programme scholarship within the past five years;
- Graduated from an institution of learning within the past five years;
- Successfully completed studies but awaiting graduation ceremony;
- Successfully returned to work within the last five years and
- Graduated but not yet returned to work.

The exclusion criteria were:

- Sponsored by WCFCB RTW programme but unable to articulate issues related to the study;
- Selected to participate in the study but unable to give informed consent to participate due to personal reasons and
- Sponsored by WCFCB RTW programme but excluded from learning institution(s) through denied registration or expulsion.

A sample size of six participants was deemed appropriate because the study population was small and the interviews were likely to generate in-depth qualitative data which would require ample time to process. Purposive sampling was implemented (O'Leary, 2017:210). All beneficiaries in the sampling frame were known to me and the six participants were easily hand-

picked based on the above inclusion criteria, and their ability to provide rich, nuanced data during interviews.

Prospective participants were contacted telephonically using contact details captured from WCFCB's case file records. On first contact, I informed participants of the aim of the study and the intended use of the research findings. This was followed by a formal letter with an acknowledgment of receipt form attached to be signed by each prospective participant. Prior to each interview, participants were asked to sign an informed consent form (See Appendix A) to confirm their participation and right to withdraw from the study at any given time.

### 3.4 Data Collection

Six face-to-face interviews were carried out by me using a semi structured interview guide (See Appendix B) to elicit rich, in-depth data that helped to answer the research aim and objectives. All interviews were carried out in English because it is the only official language in Zambia and all participants were conversant with the language. The semi-structured interviewing strategy created an opportunity for both intended and unintended data to emerge during the interview process (O'Leary, 2017:240).

The main interview questions in the guide focused on:

- Pre-accident work experience;
- RTW programme training experiences;
- RTW programme graduate experiences and
- Satisfaction with the RTW programme.

The average duration of the interviews was 40minutes. For each interview, I established rapport and explained the purpose of the study before asking permission to record the interview for transcribing purposes. Two mobile smart phones Samsung S4 and J3pro, both pass key protected, were used to capture data while a note pad and pen were used to record non-verbal cues. A table (See Appendix C) was used to capture demographic details prior to each interview session. The interviews were done in participants' offices, homes and WCFCB offices.

During data collection, I was conscious of biases including censor bias (Borowska-Beszta, 2017:66). I bracketed my official role at WCFCB, and personal biases and judgments for a natural conversation to occur (Borowska-Beszta, 2017:66; O'Leary, 2017:149; Sarniak, 2015). I presented myself as a student of SU and avoided using WCFCB resources during data collection so as to forestall any bias and undue influence on participants. I also engaged in active reflexivity after each interview to enhance quality of data collection (Berger, 2015:220; Borowska-Beszta, 2017:66). Reflexivity helped me to review each interview and identify better ways of data collection data, analysis and drawing research conclusions (O'Leary, 2017:9).

Prior to undertaking the study, the interview guide and tools were piloted with a beneficiary of WCFCB from the study population but not from the sample. Piloting helped to test the research protocol and make appropriate adjustments to ensure integrity, consistency, authenticity, dependability and richness of the data generated (Kim, 2011:191; O'Leary, 2017:245). Further, piloting provided for my reflection and re-ordering of the research questions to meet the desired interview duration, study aim and objectives (Kim, 2011:203). As a result of the pilot interview, the interview schedule was edited to remove questions on demographic details as these were captured prior to each interview. The piloting also helped me to polish my interviewing skills prior to the main study.

### 3.5 Data Analysis

Data transcription was done by me with the help of one person who assisted to transcribe two interviews after I lost my laptop. I first played back each interview recording in full before typing the recorded words in verbatim format. Data analysis was done manually using thematic qualitative data analysis (Braun & Clarke, 2006:77). I started by familiarizing myself with the raw data before organizing and coding the data (Braun & Clarke, 2006:87). Thereafter, data was reduced, and interconnected into themes and sub-themes in order to explore meaning and a deeper understanding of the entire data set (Braun & Clarke, 2006:87; O'Leary, 2017:331). The established themes were then reviewed and given subheadings (naming of themes). Notes of non-verbal cues were incorporated into the transcribed data to deepen understanding of the data set (O'Leary, 2017:334). In order to preserve the expressed lived experiences of participants, actual words of participants were used during data presentation (Braun & Clarke, 2006:87; O'Leary, 2017:339).

### 3.6 Rigour

In ensuring rigour for this study, I addressed four concepts. These were; credibility, transferability, dependability and confirmability (Cypress, 2017:257; Mabuza et al., 2014:3). Credibility was strived for through purposive sampling and by ensuring that the participants' stories of their lived experiences were preserved using extensive direct quotes (Cypress, 2017:258; Mabuza et al., 2014:3). A detailed description of the research methods and setting helped to determine transferability (Cypress, 2017:258; Mabuza et al., 2014:3). In addition, I kept an audit trail of the entire research process and reviewed the transcribed data to enhance dependability (Cypress, 2017:258; Mabuza et al., 2014:3). To promote confirmability, I maintained a reflexive attitude, and bracketed my presumptions, biases and beliefs, and had some transcripts checked by a colleague to ensure that the findings of the study were a true reflection of the lived experiences of participants (Cypress, 2017:258; Mabuza et al., 2014:4).

### 3.7 Ethical Considerations

Before undertaking the study, I obtained clearance from the HREC (S18/05/118) of SU (See Appendix D) and permission from the WCFCB CEO/Commissioner to recruit WCFCB beneficiaries as participants in the study (See Appendix E). During the recruitment process, I was mindful of the power imbalance between myself and the participants since I was an employee of WCFCB (O'Leary, 2017:69). I ensured that participants gave informed consent to participate in the study and reserved the right to withdraw from the study at any time (O'Leary, 2017:70). I upheld equity and honest moral obligations by making full disclosure of the aim and nature of the study, inclusion criteria, and the proposed use of research findings to ensure that participants were comfortable to participate in the study (O'Leary, 2017:70). Furthermore, I collected and handled the entire data set. In order to promote confidentiality pseudo initials were used for all participants (O'Leary, 2017:70). Data is stored on my password protected computer. Only my supervisors and I have access to data. Data will be destroyed after five years.

Additional ethical obligations of beneficence and non-maleficence were met by conducting interviews in a safe and secure environment (Department of Health [DoH], 2015:14). I drew on my competencies in interviewing and counselling to prevent psychological harm to participants during the interview process. In terms of distributive justice, it was envisioned that current and

future beneficiaries of WCFCB would benefit from the study due to improvements on WCFCB RTW programme that were likely to occur as a result of this study (DoH, 2015:15). Furthermore, I negotiated the place and time to conduct interviews in order to safeguard participants' informed consent, autonomy, personal dignity, safety and wellbeing (DoH, 2015:15).

In the next chapter, I present the research findings of the study.

## CHAPTER 4

### 3. PRESENTATION OF FINDINGS

#### 4.1 Introduction

The findings of this study are presented according to four main research objectives. Actual words of participants are cited to preserve the richness and authenticity of data. Table 1 below presents demographic details of participants.

**Table 1: Demographic Details of Participants**

<b>Pseudo nym</b>	<b>Age</b>	<b>Gender</b>	<b>Impairment</b>	<b>Previous Employment</b>	<b>Post-Injury Field of Study</b>	<b>Post-Injury Career</b>
JN	46	Female	Multiple bilateral lower limb fractures resulting in deformities and limb shortening	Machine Operator Full-time	Secondary School Teachers' Diploma	Secondary School Teaching Full-time
CJK	64	Male	Traumatic amputation of right leg through knee joint	Train Shunter Full-time	Bachelor of Laws (LLB) Degree	Lawyer Part-time
DN	40	Male	Fractured ankle on left leg	Artisan Boiler Maker Full-time	Technical Teachers' Diploma	Secondary School Teaching Full-time
NKV	38	Female	Fractured left tibia and right ankle	IT Technician Full-time	Honours in Business Studies	Inspector Full-time
MYT	34	Male	Traumatic amputation of left hand	Mining Engineer-Shift Boss Full-time	Teaching Methodology	District Water Development Officer Full-time
CC	28	Male	Fractured right femur and dislocated right hip	Asset Controller-Cargo Movement Full-time	Diploma in Clinical Medicine	Clinical Officer-General Full-time

## 4.2 Summary of Study Findings

Four thematic areas emerged from the study and are aligned to the four main study objectives. These include:

Theme 1: Loss and gain due to the occupational injury

Theme 2: Challenges experienced by graduates of the WCFCB RTW programme

Theme 3: Hope through the WCFCB RTW programme

Theme 4: Satisfaction with the WCFCB RTW programme

A summary of the themes and sub-themes is presented in Table 2 below:

**Table 2: Summary of Study Findings**

No.	Objectives addressed	Themes	Sub-themes
1.	To determine factors that promote or hinder the process of returning to work after graduating from learning opportunities sponsored by WCFCB RTW programme	Loss and gain due to the occupational injury	<ul style="list-style-type: none"> <li>• Loss of physical ability</li> <li>• Loss of employment and income</li> <li>• Loss of hope and career progression</li> <li>• Retraining opportunities</li> <li>• Choice of study programme</li> </ul>
2.	To identify challenges (barriers) experienced by graduates of the WCFCB RTW programme	Challenges experienced by graduates of the WCFCB RTW programme	<ul style="list-style-type: none"> <li>• Attitudinal barriers</li> <li>• Insufficiencies with scholarship provisions</li> <li>• Barriers to accessing physical environment on campus</li> <li>• Managing academic workload</li> </ul>
3.	To identify opportunities (facilitators) experienced by graduates of the WCFCB RTW programme	Hope through the WCFCB RTW programme	<ul style="list-style-type: none"> <li>• Professional support</li> <li>• Adequate scholarship provisions</li> <li>• Personal factors</li> </ul>
4.	To determine graduates' satisfaction with the WCFCB RTW programme.	Satisfaction with the WCFCB RTW programme	<ul style="list-style-type: none"> <li>• Levels of satisfaction</li> <li>• New career opportunities</li> <li>• Income replacement</li> </ul>

## 4.3 Theme 1: Loss and gain due to Occupational Injury

Theme one is aligned to the first objective of the study which was aimed at determining factors that promote or hinder the process of returning to work after graduating from learning



opportunities sponsored by WCFCB RTW programme. Participants saw the onset of occupational injury as a hindrance to achieving their career ambitions due to the losses that they suffered.

#### 4.3.1 Loss of Physical Ability

The participants lamented the loss of physical ability. Physical impairments prevented return to their previous employment.

*“After that incident, at first I had lost almost hope...how can I now continue work because my job demanded physical, physical work. Now with my current status I couldn't do any physical work” (Mr. CC)*

#### 4.3.2 Loss of Employment and Income

The loss of employment and the subsequent loss of earning capacity left participants without the financial means to provide for their families.

*“At first life changed for the worse because I could not continue in the same job. I received a medical discharge after they assessed that in my condition I could not continue working in mines due to the risks involved. So losing the source of income was really a challenging thing to me. So it was not easy to put a meal on the table”. (Mr DN)*

#### 4.3.3 Loss of Hope and Career Progression

The onset of occupational injuries was also seen as a hindrance to career progression as participants lost hope in being able to realise their career ambitions.

*“So, when I suffered that mine accident, it was really terrible. I felt like the whole world had turned against me; had fallen on my toes...It was really devastating, because I had a lot of good plans for myself, for my family as well as for extended family as brothers and sisters because mining is a very well-paying job and then the career is not stagnant”. (Mr. MYT)*

Despite the losses experienced by participants, the retraining opportunities and choice of study programmes under the WCFCB RTW programme enhanced their chances of RTW.

#### 4.3.4 Retraining Opportunities

The award of the WCFCB RTW scholarships awakened participants' childhood career ambitions and inspired them to realise their dreams. They saw this as a turning point and expressed the feelings of joy and hope that the programme generated in them with enthusiasm.

*“...It revitalized my hope of reaching my destination...it’s as good as like somebody has been put on the, eh eh (pause) on a death bed. He has been told he was just there to wait for his own death. Then somebody now comes to say; even if it has been proved to say that this person is going to die, in fact he is not going to die. So that programme by Workers Compensation resuscitated my life. (Mr. CJK)*

#### **4.3.5 Choice of Study Programme**

A number of factors were put forward by participants as having influenced their choice of study programme and alternative career after injury. The nature of the acquired disability played a role.

*“Consideration was so much on my ability now. Knowing that I had lost my left arm, so I had to choose a career where I would feel comfortable and the same career where I would manage in a very good way. Not something that I could struggle with ...jobs are different. Some would require the use of both hands but others, just one hand can do. And that is the case with teaching. I can still teach with one hand even lecturing I can also do that.”(Mr. MYT)*

The study programme participants pursued after suffering occupational injury enhanced their chances of returning to work.

*“Okay, uh, uh, eh, the main reason was uh, hmm, in terms of uh accessing employment. Yeah because I remember the moment I went there even the Principal was like; you know my dear if you’re accepted here, automatically just know that even if, as you are studying you are already in employment, because all your colleagues those who are studying here they are already counted for in terms of for example like for Clinical Officers they were enrolling according to the number of the clinics that needed Health Workers. So I think that again motivated me (Mr. CC)*

Although the onset of occupational injury created a hindrance, in some instances, the choice of a study programme allowed participants to follow childhood career dreams.

*“At one time when I was growing up, I had thought of becoming either journalist or a lawyer. Then I said, after the injury, I said I cannot become a journalist because the work of a journalist is to move from one point to another point so I said physically I cannot manage. But if I became a lawyer, definitely I can manage myself.”(Mr. CJK)*

#### **4.4 Theme 2: Challenges Experienced by Graduates of the WCFCB RTW Programme**

This theme relates to the second objective of the study which sought to identify challenges (barriers) experienced by graduates of the WCFCB RTW.

#### 4.4.1 Attitudinal Barriers

The attitudinal barriers cut across fellow students, lecturers, WCFCB staff and prospective employers. The sorrowful and pitying attitude expressed by some WCFCB staff made participants uncomfortable:

*“...they were very sorrowful like they caused your accident or something. They were feeling bad on my behalf...But generally very friendly and always willing and wanting to help.” (Ms. NKV)*

The participants experienced access and attitudinal barriers that were often addressed or resolved with time. They were not happy with the reception they were given by some fellow students and lecturers. They complained about feeling excluded from classroom activities and did not appreciate the sympathy expressed by other students on account of their disability.

*“Well, my interaction with other students was okay, except that the first time they see you, they don’t have the correct reaction. They don’t know what to do. I don’t know whether it’s human nature where people want to have pity and they want to feel sorry for you; open the door even carry your bag but I could do all those things. So I didn’t want any of those things. So the reaction was a bit strange, like they would look at you and say; “But why are you in school?” Why don’t you just stay home or something? But I knew why I was there and it didn’t matter.” (Ms. NKV)*

After graduating, some participants had negative experiences with the process of finding employment. Ms. NKV felt discriminated against on account of her disability:

*“Like there’s this job I thought I would get, I went there, everything was done and all that, but when I went there, oh we spoke on the phone, I gave them my credentials, it was online. After we spoke they said oh you’re a good candidate. When I went there, they were so disappointed but couldn’t say it. I think because of the Disability Act which says you should not discriminate. But then, they were being real, they just told themselves no, we will get back to you. And they only got back to me after a few months and said actually they got another candidate. Yeah, so that was a challenge.” (Ms. NKV).*

#### 4.4.2 Insufficiencies in Scholarship Provisions

Participants had challenges regarding access to academic materials due to lack of a personal laptop.

*“...accessing school materials to me was a little bit of a challenge because I never had a laptop, so I only depended on the library books, and the library was closing around*

*22:00 hours. So you find that when the library, when they close the library I just have to go back to my room.” (Mr. CC)*

To enhance access to academic resources participants found networking and interacting with support staff such as librarians helpful.

The low upkeep allowance was insufficient for some as it did not cover transport and food.

*“I had no access to meal allowance. I was getting, eh, I can say two hundred kwacha (K200.00) for every month. But I needed transport to move from where I was staying to my place of attachment and transport was almost eh fifteen kwacha (K15.00) every day. Then the meals, I had no meals (Mr. CJK).*

In some instances, fees were not paid on time.

*“There were times when I had to chase after my payments...That was like really a drawback. Yes, they could have been paying me the education allowance on time, as well as paying my school fees on time because there were times when I was being inconvenienced. I would not be allowed in class because they think I have not paid even if I explained to them they would say, no but we haven’t gotten that yet. So how do we allow you back in class? (Ms. NKV)*

Further insufficiencies were reported on account of lack of education equipment such as laptops.

*“Yes, in certain areas it was insufficient. Like for instance, the world has become computerized. So you find for any student to perform well it’s a must that a student must have a laptop. And if you don’t have a laptop, it becomes very difficult. You can’t do it! You can’t do it... So I think that one for a laptop, it’s a must. It’s just like a soldier going into war, without a gun; I don’t think that soldier can survive.”(Mr. CJK)*

Some participants felt a need for further sponsorship and for fees to cover extra tuition.

*“The only insufficiency that I noticed was when I went for further training. You know, as a legal practitioner, even if you obtain a law degree, you cannot practice until such a time when you’re admitted to the bar. That is the time when you can obtain a practicing certificate. And I think that is where I got insufficient assistance...you find that all those who did very well, they can testify this; they were going for extra lessons. If you’re not in a group, I wanted to join a group of Magistrates and some other fellers. Then I was told, how are you going to be pay for the...the guy who was teaching us?” (Mr. CJK)*

Participant CJK was the only unemployed participant at the time of data collection although he was involved in some part-time work. His lack of full employment was partially due to the need to write a bar examination on top of his college qualification in order to practice as a lawyer.

*“This is the thing that I’m fighting for. I’m running up and down. I haven’t found anything... I’ll appreciate if somebody can come to my aid and at least attach me to one of the law firms.” (Mr. CJK)*

Others expressed a need for financial support for their graduation ceremony. Other suggestions centred on assisting people in finding employment or providing financial support to graduates that wish to engage in entrepreneurial activities as opposed to being employed.

#### **4.4.3 Barriers to Accessing Physical Environment on Campus**

Participants with mobility impairments experienced challenges navigating around college environments even when partial accommodations were made.

*“It was a bit of a challenge especially that I did not see any facilities like for physically challenged people in the sense that... okay an elevator is there. But then there were times when an elevator is not working, so what happens? Because most of the classes where on first floor and second floor But after I spoke to my course directors to change all the courses for me to ground floor. But before that it was a bit of a challenge. And they could see it so when I presented that, they actually agreed with me. So that’s how they accommodated me. But it was tough especially looking at the perimeter from where the carpark is to where the classes where, it was quite a distance and with a lot of books on my backpack...The sanitation facilities like toilets, they don’t cater for physically challenged people”. (Ms. NKV)*

#### **4.4.4 Managing Academic Workload**

Some participants were overwhelmed with multiple roles that they had to play. Challenges were experienced in terms of managing academic workload with other life responsibilities.

*“Um, the experience was sometimes overwhelming, then, sometimes it was okay... Whenever I went back home I was someone’s mother, someone’s wife. So it was a bit challenging with school and all that, my disability. ...now with school so it was a bit of an overload. Yes, so the whole journey, yes full of ups and downs. I was under pressure to submit my assignments, to put them on turn-it-in, to check for plagiarism and all that, so eish! It was hectic! But at the end of it all I got it done!” (Mrs. NKV)*

## 4.5 Hope through the WCFCB RTW Programme

This theme relates to the third objective of the study which was aimed at identifying opportunities (facilitators) experienced by graduates of the WCFCB RTW programme.

### 4.5.1 Professional Support

The WCFCB RTW programme offered participants the opportunity to study and develop a new career and they felt that the programme should continue and benefit others in future.

*The support that Workers Compensation has been giving to me, not only to me but to others, it's a very good one. So, I am grateful to Workers Compensation because I have attained this position or am working because of Workers Compensation. So I urge them to continue doing this because a lot of people have benefitted and more can benefit from this programme. (Mr. MYT)*

The conduct of members of WCFCB staff was described as helpful, supportive and responsive to the needs of participants. The WCFCB staff showed genuine concern for their welfare and their service was perceived as excellent.

*"They are very helpful and respond to your concerns as soon as possible". (Mr. DN)*

### 4.5.2 Adequate Scholarship Provisions

Some participants felt the scholarship provisions were sufficient while others experienced some insufficiencies. Those who found the scholarship sufficient reported that their College fees were provided for in full and that their living expenses were also covered. They could focus on studying without stress about money.

*"...they called me to go and pick a cheque to pay for my one year the 2012 period. So I collected, took my cheque to my college, paid for the whole year and that's how I learned that 2012 without problems and hardships. On the way they again called me to say after paying for you we are supposed to be giving you upkeeps of which they started giving me up keep every term. Uh of which it was so amazing to me. I thought as if I was dreaming. Where could this angel come from to just come and help me? So it was a very good thing and a very smooth passage for me to learn throughout my three years course with the help of Workers Compensation. (Ms. JN)*

*"The scholarship was sufficient in that I was not supposed to be worried about food; I was not supposed to be worried about tuition fees; I was not supposed to be worried*

*about any fees that go with education. Everything was catered for when they paid for my school". (Mr. MYT)*

#### 4.5.3 Personal Factors

The participants saw the student experience as enriching beyond academic qualifications. They described personal growth and becoming valued members of classes and study groups. Mr. CC shared how he turned the stigma and discrimination that he suffered at the hands of his fellow students into a positive outcome for his academic performance.

*"...you know as my colleagues were laughing at me, I decided not to be friendly with anyone, instead I just kept on studying, spending much of my time in the library, doing assignments, yeah going through questions and researching especially where I wasn't very clear till I remember; after writing first semesters assessments I came out the best in all courses." (Mr. CC)*

Others explained how attitudes changed over time and they became leaders.

*"Yes, the first time when I joined, when I go to lectures it was at first very difficult for me to fuse in with these other people who come from different backgrounds especially that I was a person who was disabled and limping and uh you know the way they had built their structures you find that maybe where you want to go maybe it's very high, you can't go there on your own then you have to ask somebody can you come and hold me so that I climb there. So people would come there, they help you but as time went on people got used with me. There was, when they see there is a challenge there, JN cannot go there, they would come and help. Then the Lecturers, they were so kind with me and being somebody who likes the word of God I was chosen to be one of the preachers at the chapel every assembly time. I became a counsellor of those who are maybe lagging behind. They would say JN come and talk to this one help. Can you motivate? Put in something in this one." (Ms. JN)*

The participants shared various ways through which they managed to cope with college life. These included personal attributes such as having the right attitude, self-confidence and being focused on what you want to achieve in life.

*"Like I said from the beginning, this has to start with attitude. If you go in with a pitiful attitude, you can't get anything done. But I knew what I was looking for. I needed to start from somewhere; so that was somewhere for me; so yeah...I have so much confidence in myself and my disability such that even if am turned down and all that, it doesn't really affect me". (Ms. NKV)*



After completing studies, the process of finding alternative employment was described as easy by some participants.

*“...the process was smooth it was quite encouraging cause during my waiting period I was called for quite a number of interviews. So it was promising that uh one day I will get it. And it didn’t take long on that one.” (Mr. DN)*

#### **4.6 Theme 4: Satisfaction with the RTW WCFCB Programme**

Theme four is born out of the objective which was aimed at determining graduates’ satisfaction with the WCFCB RTW programme.

##### **4.6.1 Level of Satisfaction with the Programme**

The satisfaction of participants with the programme was high.

*“I give them a distinction. All credit goes to Workers Compensation. Because in short they made it possible for me to achieve my dream.” (Mr. CC)*

##### **4.6.2 New Career Opportunities**

Participants experienced opportunities opening up after graduating from the RTW programme. The opportunities included employment as well as adding value to self through acquisition of knowledge and skills.

*“And then the courses, they are not only academic, but they are courses that can also enhance someone’s interpersonal skills...even now, am using some of what I learnt there, like sociology, as in how you interact with other people, even psychology you need to have that aspect of knowing what other people are thinking; why people behave in a certain way; or what would other people want to do in this case. So that helps to be of more understanding especially as the supervisor when your subordinate behaves in a certain... we tend to know and then we tend to be more of motivating side than despising.” (Mr. MYT)*

##### **4.6.3 Income Replacement**

The ultimate goal of returning to work is income replacement. The participants regained the ability to provide for their families which were lost through the injury.

*“But with this coming of Workers Compensation supporting me, made me to have a diploma which has pushed me into government return for work. I’m able to meet the needs of my family.” (Ms. JN)*



Participants were satisfied with the WCFCB RTW programme as it opened new career opportunities for them to return to work. The ability to earn a salary again, and be able to provide for their families was satisfying to participants.

In the next chapter, I discuss the research findings of the study.

## CHAPTER 5

### 4. DISCUSSION OF FINDINGS

#### 5.1 Introduction

The aim of the study was to explore the experiences of graduates of the WCFCB RTW programme in Zambia. The study has shown that the onset of occupational injury can lead to various losses, but these can be successfully mitigated through opportunities for retraining and reintegration into the labour market. In the passages below, I discuss the research findings according to themes and sub-themes that are aligned to the research objectives.

#### 5.2 Onset of Occupational Injury

The first objective of this study was to determine factors that promote or hinder the process of returning to work after graduating from learning opportunities sponsored by WCFCB RTW programme. This study has shown that injured workers suffer various losses such as physical ability, employment, income, hope and career progression. These losses interacted to hinder successful return to work. Nevertheless, the retraining opportunities offered by WCFCB RTW programme enhanced chances of returning to work. This finding resonates well with previous studies that found onset of occupational injury as a trigger for loss of employment, income and self-worth, and lowered quality of life for individuals and their families while return to work helped to restore income, self-esteem and identity (Kohler, et al., 2017:1027; Moller, Lingah & Phehlukwaayo, 2017:22).

Further, the study has shown that onset of occupational disability has far reaching social, economic and psychological effects on the life of the injured worker and their immediate family. This finding is consistent with previous studies carried out in Africa, Europe and Asia that showed the nature of disability and the resultant activity limitations, psychological distress, loss of employment, and loss of income as challenging to injured workers and their households (Alaszewski et al., 2007:1068; Brynard, 2010:120; Cancelliere et al., 2016:19; Ekberg, Wahlin, Bernfort, & Oberg 2015:635; He et al., 2010:378; Kohler, et al., 2017:1027; Peters et al., 2012:455).

When acquiring alternative skills and deciding on a tertiary institution, the injured person ought to take into consideration various factors. These include, flexibility of entry requirements, payment plans for college fees, quality of education offered and disability friendly support services. This is in tandem with research findings by Moller, et al. (2017:23) which revealed the need to be conscious of the pre-injury skills and environment when embarking on the return to work process. The inclusion of students with disabilities in the activities of college life was also found to be important because the transition into university life for students with disabilities was fragile (Morina, 2017:8). Thus, inclusive education which addresses all facets of college life is a basic human right and critical in achieving high quality education which guarantees full participation of all students (Kohler, et al., 2017:1027; Morina, 2017:3).

This study has shown that the factors that hinder or promote the process of returning to work are both internal and external. In the next passage, I discuss challenges experienced by graduates.

### **5.3 Challenges Experienced by Graduates of the WCFCB RTW Programme**

The second objective of the study looked at challenges experienced by graduates of the WCFCB RTW programme. One of the challenges pointed out in the study was lack of regular visitations by WCFCB staff to keep track of their academic progress, and the pitying attitude expressed by some WCFCB staff. Moller (2017:22), argues that professional support is critical to the return to work process. Thus, provision of general and targeted training, and resources in accommodation strategies would help WCFCB staff realise the benefits of employing PWD thereby contributing to successful return to work initiatives (O’Keefe., et al. 2019:582; Waxman, 2015:7).

In certain instances, processing of scholarships and related payments were delayed which impacted negatively on the performance of some students on the RTW programme (Kilgour et al., 2015:179). Others lacked monetary support in some areas such as insufficient meal allowances, lack of transport money for day-scholars, and lack of finances to support extra tuition and graduation expenses. Furthermore, access to education equipment such as a laptop which is an essential tool for tertiary education was challenging to participants. This impacted negatively on their academic performance with some participants failing to clear their courses. Thus, the financial distress experienced by graduates in this study limited their participation in college life and impacted negatively on their RTW journey (Kohler, et al., 2017:1031).

Some participants with physical impairments faced challenges navigating around campus buildings. The lack of universal access created architectural barriers and led to social isolation and participation limitations thereby hindering academic performance a finding which is supported by previous studies by Chiwandire & Vincent (2017: 1), Morina (2017:6) and Kohler, et al. (2017:1027). This scenario showed an infringement on the rights of PWD regarding access to higher education (GRZ, 2012; UN, 2006:16). Although the design and construction of colleges falls outside the mandate of WCFCB, inclusive designs for public buildings is a legal requirement, and makes education accessible and inclusive for the benefit of all including students with disabilities (Chiwandire & Vincent, 2017:3; GRZ, 2012; Kutscher & Tuckwiller, 2019:152).

Some participants also lacked support in terms of finding employment after graduation. Evidence exist to show that early contact with the employer by rehabilitation professionals improved RTW outcomes (Hoefsmit, Houkes & Nijhuis, 2012:474) thereby making it an area of concern for compensation bodies to address (Bunzil et al., 2017:319). As graduates of the RTW programme, some participants suffered discrimination at the hands of prospective employers. Lack of a modified work environment in terms of sanitation and motor vehicles were barriers to a successful RTW experience as described by current participants. This goes against the provisions of the law which prohibits discrimination of PWD to accessing all forms of employment (GRZ, 2012; UN, 2006:19). Previous studies blame this on employers' negative attitude towards employing PWD, unavailability of suitable jobs, adaptations and reorganization of the work environment (Cancellire et al., 2016:19; Jenkins & Rigg, 2004:498; Medin, Barajas & Ekberg, 2006:1057).

Managing multiple roles of being a mother, wife and student was a stressor for female students on the RTW programme as also evidenced in the study by Kutscher and Tuckwiller (2019:151). Participants reported experiencing overly sympathetic WCFCB staff which impacted negatively on their emotions. Previous studies have revealed challenges in interactions between injured workers and insurers with negative emotional consequences for the workers as summarised in a systematic review by Kilgour et al. (2015:160). Other studies also attest to the fact that obstacles such as lack of cooperation and poor adaptation do negatively influence the return to work outcomes (Medin, Barajas & Ekberg, 2006:1059; Young, 2009:2019).

The challenges experienced were both as a result of nature of injury and contextual factors that hindered full participation of students. Despite all these challenges experienced, there was still hope of returning to work through the WCFCB RTW programme.

#### **5.4 Hope through the WCFCB RTW Programme**

The third objective of the study sought to identify opportunities experienced by graduates of the WCFCB RTW programme. Disability is caused by an interaction between impairments to the body and contextual factors, which impact activities and participation (WHO, 2011:4). The findings showed that the initial negative impact of disability was positively countered by WCFCB RTW scholarships. Thus, while the impairments remained the same participants experienced much less loss after completing the sponsored training as it allowed them to enter the job market again and also to build a career. The despondency experienced earlier was replaced by a positive attitude and hope. This finding makes a case for RTW to be considered as an integral part of the rehabilitation process (Moller, Lingah & Phehlukwayo, 2017:23) and for employers to create a climate of justice which promotes a corporate culture of embracing employment of PWD (Waxman, 2015:3).

Medin, Barajas and Ekberg (2006:1057) and Moller, Lingah & Phehlukwayo, (2017:23) emphasise the important role played by supportive interactions with key stakeholders in the RTW process. The support of WCFCB staff was empowering to participants as they found them helpful and accommodating. This finding is in agreement with Waxman (2015:4) who argued that PWD do well in institutions that are flexible, accommodating and value diversity. When these interactions are nurtured, injured workers feel empowered to continue with their activities such as studies, as in the instance of this study, despite the challenges experienced (Kutscher & Tuckwiller, 2019:152). Thus, the support received by participants from WCFCB staff assisted them to study and RTW.

Personal factors such as having the right attitude, self-determination, self-optimism to recover and self-confidence helped participants to overcome various barriers and RTW successfully. This is in agreement with previous findings that sustainable RTW of injured workers is primarily self-driven by self-validation, positive attitude and adaptive coping skills, and only supported by other stakeholders in the RTW process (Etuknwa, Daniels & Eib, 2019:696; Medin, Barajas &

Ekberg, 2006:1058; Norlund, Fjellman-Wiklund, Nordin, Stenlund & Ahlgren, 2013:278; Tjulin, MacEachen & Ekberg, 2010:311). For participants that experienced financial challenges, self-empowering attitude helped and this resonates well with earlier studies that found one's courage, perseverance and use of inert abilities and skills as essential for successful studying experience (Medin, Barajas, & Ekberg 2006:1058; Kutscher & Tuchwiller, 2019:150). Owing to the opportunities and coping mechanisms discussed above, participants were satisfied with the WCFCB RTW programme.

## **5.5 Satisfaction with the WCFCB RTW Programme**

The fourth objective of the study focused on determining graduates' satisfaction with the WCFCB RTW programme. All participants in this study gave a positive impression of the WCFCB RTW programme which was informed by various facilitating factors. As argued by Medin, Barajas & Ekberg (2006:1057) successful RTW process is influenced by a number of factors that include social support systems, cooperation of various professionals and individual characteristics of the injured person. Interaction of the above stakeholders can either lead to a successful outcome or a stressful, slow, frustrating, socially alienating and discriminatory outcome (Kilgour et al., 2015:177; Moller, Lingah & Phehlukwayo, 2017:23). Like in the current study where discrimination on account of disability was reported, Amir et al. (2009:440) discovered that some employers were ambivalent to employ PWD.

While on training, this study has shown that a successful campus life was inspired by self-awareness, confidence and perseverance as was found by Kutscher and Tuckwiller (2019:152). Students' access to financial and academic resources, and commitment to succeed, were key drivers of successful academic life in this study and echoed previous studies by Amir et al. (2009:441), Brynard (2010:121) and Tjulin, MacEacgen and Ekberg (2010:318). Furthermore, the sustained academic and social support experienced mirrors previous findings that placed value on social support by various stakeholders as an important ingredient to the success of students with disabilities (Haugli, Maeland, & Magnussen, 2011:579; Tjulin, MacEacgen & Ekberg, 2010:320; Morina, 2017:7; Kutscher & Tuckwiller, 2019:152). The acts of kindness and impartiality expressed by lecturers and fellow students were critical in creating an inclusive academic environment for current study participants.

Other factors such as supportive supervisors, compatible skills and personal attributes acted as facilitators. Further, having support from employers and other multiple stakeholders demonstrates that the RTW journey is a socially negotiated process which impacts sustainable RTW outcomes (Alaszewski et al., 2007:1869; Amir et al., 2009:441; Etuknwa, Daniels & Eib, 2019:696; Tjulin, MacEacgen & Ekberg, 2010:312).

In the next chapter, I present limitations, recommendations and conclusion.

## CHAPTER 6

### 5. LIMITATIONS, RECOMMENDATIONS AND CONCLUSION

#### 6.1 Study Limitations

One of the limitations is my role as an employee of WCFCB and assistant case manager of the RTW programme. Although I bracketed my role and personal beliefs, I feel some participants failed to adequately distinguish my multiple roles and this could have influenced some of the findings. The time for the study was also limited and as such I was unable to carry out repeat interviews with participants that could have helped to delve deeper into their lived experiences. Both the time and the small number of beneficiaries (21) that had successfully completed the WCFCB RTW programme hindered the use of a mixed methodology. For further studies, I therefore propose use of a mixed methodology that would allow for generalization of findings.

#### 6.2 Recommendations

Recommendations arising from the findings of this study are presented in three parts:

##### 6.2.1 Recommendations to WCFCB Management

I would like to recommend the following for consideration by WCFCB Management:

- Timely processing of scholarship applications
- Timely processing of all RTW related payments
- Upward adjustment in upkeep allowance
- Introduction of education equipment allowance to buy laptops and other items
- Introduction of transport allowance for day-scholar students
- Regular visitations to institutions of learning to track progress of sponsored students
- Appropriate general and targeted training of WCFCB staff in professional interaction with injured clients to avoid being overly sympathetic
- Sponsorship of and attendance at graduation ceremonies
- Assistance in finding placements
- Provision of career and guidance counselling services to the injured workers
- Continuation of the WCFCB RTW programme



### 6.2.2 Recommendations to Other Stakeholders

To other stakeholders in the rehabilitation process, the following recommendations are put forward:

- Ministry of Higher Education in Zambia to ensure that tertiary institutions embark on a process of modifying the built environments to achieve universal access standards.
- Employers in Zambia to provide adequate accommodation for PWD returning to work.
- Employers in Zambia to familiarise themselves with local and international legislation that prohibits discrimination and provides for equal access to employment by PWD.

### 6.2.3 Recommendations for Further Studies

In order to generate more knowledge and contribute to the growth of knowledge on return to work in Zambia and beyond, I recommend the following:

- To undertake further studies using a mixed methodology and a wider sample size that would allow for generalization of findings.
- To further explore general RTW in Zambia not only the experiences of those that received WCFCB RTW scholarships.

## 6.3 Conclusion

The onset of occupational injury led to various losses which impacted negatively on the quality of life participants. However, the enrolment into the RTW programme and subsequent provisions for the programme gave hope to injured workers to live their lives again. It provided the opportunity for self-improvement, a new career and financial independence. Satisfaction with the programme was high and participants called for its continuance. Although the provisions of the RTW programme were sufficient the study shows a need for improvements in areas of ration, education equipment allowance, career placements, timely processing of scholarship applications and RTW related payments as well as training of WCFCB staff on how to empathise with and provide necessary professional support to injured workers on the RTW programme.

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## Appendices

### Appendix A: Participant Leaflet and Informed Consent Form

#### PARTICIPANT INFORMATION LEAFLET AND CONSENT FORM

##### TITLE OF THE RESEARCH PROJECT:

*EXPLORING EXPERIENCES OF GRADUATES OF THE WORKERS' COMPENSATION FUND CONTROL BOARD (WCFCB) RETURN TO WORK (RTW) PROGRAMME IN ZAMBIA*

**REFERENCE NUMBER: S18/05/118**

**PRINCIPAL RESEARCHER: RODGERS CHISHIMBA**

**ADDRESS: P.O Box 70102, NDOLA-ZAMBIA**

**EMAIL: [rodgers.ch@gmail.com](mailto:rodgers.ch@gmail.com)**

**CONTACT NUMBER: +260967750960**

#### Introductory Part

You are being invited to take part in a research project. Please take some time to read the information presented here, which will explain the details of this project. Please ask the researcher any questions about any part of this project that you do not fully understand. It is very important that you are fully satisfied that you clearly understand what this research entails and how you could be involved. Also, your participation is **entirely voluntary** and you are free to decline to participate. If you say no, this will not affect you negatively in any way whatsoever. You are also free to withdraw from the study at any point, even if you do agree to take part.

This study has been approved by the **Health Research Ethics Committee at Stellenbosch University** and will be conducted according to the ethical guidelines and principles of the international Declaration of Helsinki, South African Guidelines for Good Clinical Practice and the Medical Research Council (MRC) Ethical Guidelines for Research.

#### Nature and Purpose of the Study

This study will be conducted in Zambia. It will involve six participants drawn from across the country selected through purposive or hand-picking sampling process. The study is being undertaken to explore the experiences of graduates of the Workers' Compensation Fund Control (WCFCB) Return-To-Work (RTW) programme. The study is necessary for the researcher to fulfill the requirements for the award of a Masters in Human Rehabilitation degree by Stellenbosch University (SU). It is also being done to contribute to the growth of knowledge on RTW in Zambia and to influence improvements on the current RTW programme at WCFCB.

The study is qualitative and face to face interviews will be used to collect data. The interviews will be done by myself, the principal researcher. With your consent, the interview will be recorded using a voice recorder for transcribing purposes. The findings of the study will be presented using words but identities of participants will be protected by adopting pseudo names for all participants.

### **Selection of Participants**

You have been invited to take part in this study after being selected through a purposive or hand-picking sampling procedure. This is because you are a beneficiary of WCFCB and you are among the graduates of the WCFCB RTW programme that completed their studies in the past five years. Your selection is also motivated by the researcher's knowledge of your ability to contribute to the study by sharing your lived experiences as a graduate of the WCFCB RTW programme.

### **Responsibilities of Participants**

Your responsibility will be to share your lived experiences through a face to face interview. The interview will take place at a time and venue convenient to both parties and is likely to take between 30 and 60 minutes. Unless a need arises for a follow-up interview, you will only take part in one face to face interview.

### **Benefits of taking part in the Study**

There are no personal benefits accruing to you as a participant. However, it is an opportunity for you to voice your experiences and feelings as a graduate of the WCFCB RTW programme. While you may not directly benefit from the research findings, future beneficiaries of the WCFCB RTW programme may benefit through improvements that will be influenced by the findings of this study.

### **Risks for taking part in the Study**

The movement from your home to the agreed interview venue may expose you to road traffic accidents. The researcher will ensure your safety by personally providing a safe and reliable mode of transportation for your return trip. The interview may elicit some memories and/or emotions that may cause you some emotional distress. I, the researcher, am a qualified social worker and disability rehabilitation practitioner with extensive counselling experience and will be able to support you. However, if you require more support than I am able to offer, I will facilitate your referral to the nearest health facility for further help.

### **Access to Research Data**

The data collected will be treated as confidential and will be protected. Your identity will be protected by the use of a pseudo name or number which you are going to propose during the



interview process. In terms of access to research data, the research supervisors will have access to the research findings for academic purposes. Furthermore, the research report may be shared with the Chief Executive Officer/Commissioner of WCFCB and anonymized findings will be published in a research journal as a way of sharing knowledge and contributing to the growth of knowledge on RTW.

### **Compensation for Injuries**

Participation in the study is entirely voluntary and the interviews will be conducted in a place which is closer to your home to minimize on travelling distance and exposure to road traffic accidents. This should minimize the occurrence of any injury to you and as such no compensation will be provided to you. However, should an injury occur to you, you will access free medical services as provided for under the National Health Insurance Scheme of Zambia.

### **Payment for Participating in the Study**

Your participation in the study is for free. You will not be paid for participating in the study but your transport and meal costs will be covered during interviews.

### **Further Clarification**

You can contact my research supervisor (Dr Martha Geiger ++27824408713 [mgeiger@sun.ac.za](mailto:mgeiger@sun.ac.za)) or the Health Research Ethics Committee at +27 21-938 9207 if you have any concerns or complaints that I have not adequately addressed.

You will receive a copy of this information and consent form for your own records.

### **Declaration by participant**

By signing below, I ..... agree to take part in a research study entitled: *Exploring Experiences of Graduates of the Workers' Compensation Fund Control Board (WCFCB) Return-To-Work Programme in Zambia*.

I declare that:

- I have read or had read to me this information and consent form and it is written in a language with which I am fluent and comfortable.
- I have had a chance to ask questions and all my questions have been adequately answered.
- I understand that taking part in this study is **voluntary** and I have not been pressurised to take part.

- I may choose to leave the study at any time and will not be penalised or prejudiced in any way.
- I may be asked to leave the study before it has finished, if the researcher feels it is in my best interests, or if I do not follow the study plan, as agreed to.

Signed at (*place*) ..... on (*date*) ..... 2018.

**Signature of participant      Signature of witness**

**Declaration by investigator**

I (*name*) ..... declare that:

- I explained the information in this document to .....
- I encouraged him/her to ask questions and took adequate time to answer them.
- I am satisfied that he/she adequately understands all aspects of the research, as discussed above
- I did not use an interpreter.

Signed at (*place*) ..... on (*date*) ..... 2018.

**Signature of investigator      Signature of witness**

## Appendix B: Semi-Structured Interview Guide

### Introductory Part

Before starting each interview, rapport will be established. Thereafter, each participant will be briefed on the purpose of the study, its aim, how findings will be used and be given the opportunity to sign an informed consent form or refuse to participate. Each participant will then be given the freedom to withdraw from the study at any given time. After that, the researcher will ask for permission to record the interview for transcribing purposes.

### Section A: RTW programme Training Experiences

Would you share with me in detail, your experiences with the WCFCB RTW sponsored training programme?

*Probing questions:*

1. How did you find out about the WCFCB RTW programme?
2. Please describe for me how you found the process of enrolling into the WCFCB RTW programme?
3. How was the sufficiency of the scholarship awarded to you in meeting your needs as a student?
4. How would you describe the suitability of your learning institution?
5. How did you find the process of selecting a suitable alternative course?
6. How was your experience during the training programme? Challenges and positive experiences?
7. How did you find your interaction with WCFCB staff during and after your training?

### Section B: Factors that promote or hinder RTW process after graduating

How was your return to work journey after graduating from your learning institution?

*Probing questions:*

1. If returned to work, how long did it take you to return to work after graduating?

2. If returned to work, will you kindly share the nature of your current employed? Same employer-same job/different job or different employer or self-employed?
3. If returned to work, what would say assisted you on your successful return to work journey?
4. If not returned to work, what would you say has hindered you from returning to work?

### **Section C: Satisfaction with WCFCB RTW programme**

How did you find the whole WCFCB RTW programme?

*Probing questions:*

1. How would say was your level of satisfaction with the WCFCB RTW programme? Low or average or high?
2. Would you kindly share reasons for your chosen level of satisfaction?
3. Can you tell me about any opportunities that being a recipient of the WCFCB RTW programme provided for you?
4. Can you share with me any negative experiences you had with the WCFCB RTW programme?
5. Is there something you feel WCFCB could have done differently to make your experience with the RTW programme better?
6. Is there anything else you would like to share on the WCFCB RTW programme?

**Appendix C: Table for Demographic Details**

Pseudonym (for confidentiality)	
Age	
Sex	
Marital Status	
Highest Pre-accident Level of Education	
Pre-accident Employment	
Type of Employment (Contract/Permanent)	
Accident Date	
Nature of Injury/Disease	
Date Awarded Scholarship	
Type of RTW Training	
Institution of Learning	
Date Completed	
Date Returned to Work	
Type of Post-accident Employment	

## Appendix D: HREC Approval Letter



## Appendix E: WCFCB Participants Permission Letter

P.O Box 70102

**NDOLA**

Email: [rodgers.ch@gmail.com](mailto:rodgers.ch@gmail.com)

5<sup>th</sup> July 2018

Dr. Elizabeth L. Nkumbula  
Commissioner & Chief Executive Officer  
Workers' Compensation Fund Control Board  
P.O Box 71534

**NDOLA**

Dear Dr. Nkumbula

### **REQUEST TO UNDERTAKE A STUDY WITH BENEFICIARIES OF THE WORKERS' COMPENSATION FUND CONTROL BOARD AS PARTICIPANTS**

I am a registered Masters Student at Stellenbosch University in the Centre for Human Rehabilitation Studies, Department of Global Health. My research study is entitled:

*"EXPLORING EXPERIENCES OF GRADUATES OF THE WORKERS' COMPENSATION FUND CONTROL BOARD (WCFCB) RETURN TO WORK (RTW) PROGRAMME IN ZAMBIA"*

I would like to request your permission to conduct interviews with six beneficiaries that will be sampled through a purposive sampling process. My research proposal has already been approved by the Stellenbosch University Health Research Ethics Committee under Project ID 7380. I attach a copy of the approval notice dated 29<sup>th</sup> June 2018. I also attach a copy of participant information leaflet and consent form, which explains details of the study to potential participants.

The research findings will contribute to the growth of knowledge on RTW and help to improve the WCFCB RTW programme.

Please do not hesitate to let me know if you require more information.

I look forward to hearing from you.

Yours sincerely



**RODGERS CHISHIMBA**



AMROSA  
Approved  
06/07/2018  
Cc: MIRA  
DLCS